

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

J. LEKACHMAN

Application No.: 10/654,091

Filed: September 4, 2003

) Attorney Docket No. 47004.000216

) Art Unit: 3629

) Examiner: Unassigned

For: SYSTEM AND METHOD FOR FINANCIAL INSTRUMENT PRE-
QUALIFICATION AND OFFERING

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, Applicants respectfully request consideration of the references listed on the attached Form PTO/SB/08A.

Copies of the references listed are also enclosed.

Applicants respectfully point out that the submission of the listed documents in this Information Disclosure Statement is not an admission that it is a prior art or that it is material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made.

Applicants respectfully request that the Examiner consider the references cited on the Form PTO/SB/08A and that the Examiner indicate that the references have been considered in this application by returning a copy of the Form PTO/SB/08A with the Examiner's initials in the left column per MPEP 609.

This IDS is submitted prior to the issuance of a first Office Action on the merits; therefore, it is believed that no fees are required in connection therewith. If any fees are necessitated by the filing of this Information Disclosure Statement, please charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,
HUNTON & WILLIAMS LLP

By:



Herbert V. Kerner
Registration No. 42,721

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Dated: 2-13-04

Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number	10/654,091
Filing Date	September 4, 2003
First Named Inventor	J. LeKachman
Art Unit	3629
Examiner Name	Not Assigned
Attorney Docket Number	47004.000216

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OTHER DOCUMENTS

*Examiner Initials	Cite No.	Include name of the item (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
	N1.	ASCH, LATIMER, "How the RMA/Fair Isaac Credit-Scoring Model Was Built," Journal of Commercial Lending, June 1995, pp. 10-16, vol. 77, n. 10.		
	N2.	BRITT, PHIL, "Competing in Auto Lending," America's Community Banker, November 1996, pp. 33-37, vol. 5, no. 11.		
	N3.	"Car Loans in Minutes, Bank Management, April 1993, p. A23, vol. 69, no. 4.		
	N4.	"Credit Scoring New Markets," Bank Technology News, July 1996, p. 1, vol. 9, no. 7.		
	N5.	Definitions of CSU/DSU; CTI; and CU-See Me.		
	N6.	"FreeMarkets," www.freemarkets.com, August 9, 1999.		
	N7.	FRIEDLAND, MARC, "Credit Scoring Digs Deeper Into Data," Credit World, May 1996, pp. 19-23, vol. 84, no. 5.		
	N8.	"GE TPN Post Detailed Service Use Guidelines," www.tpn.geis.com/tpn/getting_started, April 26, 2000.		
	N9.	"GE TPN Post Resource Center," www.tpn.geis.com/tpn/resource_center, April 26, 1999.		
	N10.	"Harris Infosource," www.harrisinfo.com, April 26, 1999.		

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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of

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OTHER DOCUMENTS

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
	N11.	HICKMAN, MICHAEL, "Using Software to Soften Big-Time Competition," Bank Systems Technology, June 1994, pp. 38-40, vol. 31, no. 8.		
	N12.	HOULDER, VANESSA, "OFT Gives the Individual Top Priority: Report Calls For Deregulation of Business Lending," The Financial Times, June 8, 1994.		
	N13.	JAMESON, RON, "Expanding Risk Management Strategies: Key to Future Survival," Credit World, May 1996, pp. 16-18, vol. 85, no. 5.		
	N14.	KENNEDY, MAIZE, "Fannie Mae on the Web," Newsbytes, May 8, 1995.		
	N15.	MEREDITH, ROBYN, "Internet Bank Moves Closer to Virtual Reality," USA Today, undated.		
	N16.	"Muse Technologies," www.musetech.com, April 26, 1999.		
	N17.	"Operations Research," The Operations Research Society of America, April 30-May 2, 1975, Spring 1975 Bulletin, Chicago, Illinois.		
	N18.	"Opportunity Knocks at Scoring's Door," Collections & Credit Risk, April 1997, p. 53, vol. 2, no. 4.		
	N19.	PORTNER, FRED, "There Must Be a Better Way," Mortgage Banking, November 1992, pp. 12-22, vol. 53, no. 2.		
	N20.	"Product Data Integration Technologies, Inc.," www.pdit.com, April 26, 1999.		
	N21.	"SBA: Pro-Net," www.pro-net.sba.gov, August 9, 1999..		

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			YES	NO
	N22.	"SoluSource," www.solucource.com, April 26, 1999.		
	N23.	SULLIVAN, DEIDRE, "Scoring Borrower Risk," Mortgage Banking, November 1994, pp. 94-98, vol. 55, no. 2.		
	N24.	TAYLOR, CLAIRE, "Card Issuers Turn To Scoring As They Face Increasing Risk," Financial Services Report, July 1991, p. 14, vol.. 8, no. 15.		
	N25.	"The Sub-Prime Credit Market: Identifying Good Risk for Unsecured Cards," Credit World, September 1996, pp. 13-15, vol. 85, no. 1.		
	N26.	"ThomasNet Incorporated," www.Thomasnet.com, April 26, 1999.		
	N27.	"Understanding Product Data Management," www.pdmic.com/undrstnd.htm1#/datamgmt, March 15, 1999.		
	N28.	www.wingspanbank.com, September 28, 1999.		

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